## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Confirmation No.: 9242

STANIAR et al.

Art Unit: 3694

Appl. No.: 10/750,030

Examiner: Holly, John H.

Filed: December 31, 2003

Atty. Docket: 2348.0050000

For: Method and Apparatus for

**Automatically Processing Invoiced Payments with Selectable Payment** 

**Terms** 

Amendment and Reply Under 37 C.F.R. § 1.111

Mail Stop Amendment

Commissioner for Patents PO Box 1450 Alexandria, VA 22313-1450

Sir:

In reply to the Office Action dated October 7, 2008 (PTO Prosecution File Wrapper Paper No. 20080928) ("the Office Action"), Applicants submit the following Amendment and Remarks.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 10 of this paper.

It is believed that extensions of time or fees for net addition of claims are not required beyond those that may otherwise be provided for in documents accompanying this paper. However, if additional extensions of time are necessary to prevent abandonment of this application, then such extensions of time are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefor (including fees for net addition of claims) are hereby authorized to be charged to our Deposit Account No. 19-0036.